I hereby certify that this correspondence is being filed via EFS-Web with the United States Patent and Trademark Office on February 15, 2007

PATENT Attorney Docket No.: 020375-003600US

TOWNSEND and TOWNSEND and CREW LLP

By: /Nina L. McNeill/ Nina L. McNeill

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Confirmation No. 3054

Mark Thompson

Examiner: Ali, Mohamed Hatem

Application No.: 09/971,726

Technology Center/Art Unit: 3609

Filed: October 4, 2001

RESPONSE

For: METHODS AND SYSTEMS FOR PROCESSING FINANCIAL

INSTRUMENTS

Customer No.: 20350

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed January 18, 2007, please enter the

following.

The Office Action has required restriction to one three identified groups;

Claims 1 – 16 and 30 – 38;

II. Claims 17 - 23; and

III. Claims 24 - 29.

Applicant elects to prosecute the claims of Group I without traverse.

Appl. No. 09/971,726 Amdt. dated February 15, 2007 Reply to Office Action of January 18, 2007

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

/Patrick M. Boucher/

Patrick M. Boucher Reg. No. 44,037

TOWNSEND and TOWNSEND and CREW LLP Two Embarcadero Center, Eighth Floor San Francisco, California 94111-3834 Tel: 303-571-4000 Fax: 415-576-0300 PMB:pmb

60984305 v1